

AMENDED Chapter 13 Plan

Case No. 12-05957-TOM-13

Debtor(s):	Dedra L. Peoples	SS#:	XXX-XX-9635	Net Monthly Earnings:	\$5,047.00
			XXX-XX-	Number of Dependents:	3

Full Address: 2411 Golden Pine Lane SW, Birmingham, Alabama 35211

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ weekly biweekly semi-monthly monthly.
 () Payroll deduction Order: To City of Birmingham _____ for \$ 150.00 weekly biweekly semi-monthly monthly.

Length of plan is approximately 60 months, and total debt to be paid through plan is approximately \$ 10,832.

II. From the payments so received, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [(See § 1322(a)(2)].

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT

B. Total Attorney Fee: \$ 2,750.00 ; \$ 0 paid pre-petition; \$ 250 to be paid at confirmation and \$ 50 per month for 50 months

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

I. Long Term Debts.

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Springleaf Financial	\$32,893.00	\$544.00	January 2013	\$3,540.00	through December 2012	12%	110
Wells Fargo Home Mortgage	38,326.00	342.00	January 2013	5,508.00	through December 2012	6%	120

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
None								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
Federal Loan Servicing	\$30,244.00	None	student loan	All student loans are in forbearance due to financial hardship. If payments become due on student loans, Debtor will amend her Chapter 13 Plan to provide for payment through the Plan.
Ed Financial Services	36,858.23	None	student loan	
AT&T				
Alabama Gas Corporation				
Alabama Power Company				
Birmingham Water Works				

This is an original plan.

This is an amended plan replacing plan dated 12/18/2012

This plan proposes to pay unsecured creditors 100 %

Other provisions: _____

Attorney for Debtor Name/Address Telephone #

Daisy M. Holder, Attorney at Law

505 20th Street North, Suite 1625

Birmingham, Alabama 35203-2605

TELEPHONE: (205) 251-2334

FACSIMILE: (205) 338-9660

Dated: 01/18/2013

/s/ Dedra L. Peoples

Signature of Debtor

CERTIFICATE OF SERVICE

I hereby certify that on the 18th day of January, 2013, I electronically filed the foregoing pleading with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

D. Sims Crawford, Trustee
Chapter 13 Bankruptcy Cases
Northern District of Alabama
P.O. Box 10848
Birmingham, AL 35202

and I hereby certify that on the 18th day of January, 2013, I served a copy of the foregoing pleading on creditors listed on attached Matrix, by depositing a copy of the same in the United States mail, properly addressed and postage prepaid.



Daisy M. Holder
Attorney for Debtor

Daisy M. Holder
Attorney at Law
1625 Financial Center
505 20th Street North
Birmingham, Alabama 35203-2605
TELEPHONE: (205) 251-2334
FACSIMILE: (205) 328-8060
E-MAIL: holderesq@aol.com

Label Matrix for local noticing

1126-2

Case 12-05957-TOM13

NORTHERN DISTRICT OF ALABAMA

Birmingham

Wed Jan 16 11:03:52 CST 2013

AT&T

PO Box 5093

Carol Stream, Illinois 60197-5093

U. S. Bankruptcy Court
505 20th Street North
Fourth Floor
Birmingham, AL 35203-2605

Alabama Gas Corporation
Attn: Bankruptcy Department, 605 21st S
Birmingham, Alabama 35203

ALA DEPT OF REVENUE LEGAL DIV

P.O. BOX 320001

MONTGOMERY, AL 36132-0001

Alabama Power Company
600 North 18th Street
Birmingham, Alabama 35203-2200

Attorney General
Department of Justice
10th Street and Constitution Ave NW
Washington, DC 20202-0001

Attorney General
US Department of Justice
10th Street and Constitution Ave NW
Washington, DC 20202-0001

Belk/GE Capital Retail Bank
c/o Portfolio Recovery Associates, LLC
140 Corporate Boulevard
Norfolk, VA 23502-4952

BellSouth Telecommunications, Inc.
& AT&T Services, Inc
Karen Cavagnaro, Paralegal
One AT&T Way, Room 3A231
Bedminster, NJ 07921-2693

Birmingham Water Works Board
3600 1st Avenue North
Birmingham, Alabama 35222-1210

EdFinancial Services
PO Box 36014
Knoxville, Tennessee 37930-6014

Edfinancial Services for Edscouth
120 N Seven Oaks Drive
Knoxville, TN 37922-2359

Edfinancial Services on behalf of USAF
Sallie Mae Guarantee Services, INC
Attn: Bankruptcy Litigation Unit
PO Box 9430
Wilkes-Barre, PA 18773-9430

FedLoan Servicing
US Department of Education
PO Box 69184
Harrisburg, PA 17106-9184

Internal Revenue Service
PO Box 7346
Philadelphia, Pennsylvania 19101-7346

J.T. Smallwood, Tax Collector
Jefferson County, Room 160
716 Richard Arrington Jr Blvd N
Birmingham, Alabama 35203-0112

Metro Pediatrics PC
401 Valley Avenue
Birmingham, Alabama 35209-3805

(p)SPRINGLEAF FINANCIAL SERVICES
P O BOX 3251
EVANSVILLE IN 47731-3251

State of Alabama
Department of Revenue
50 North Ripley Street
Montgomery, Alabama 36132-0001

United States Attorney
Northern District of Alabama
1801 4th Avenue North
Birmingham, AL 35203-2101

United States Attorney
Northern District of Alabama
1801 4th Avenue North
Birmingham, AL 35203-2101

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, Iowa 50306-0335

D. Sims Crawford
Chapter 13 Standing Trustee
NON-PAYMENTS: P O Box 10848
Birmingham, AL 35202

Daisy M. Holder
1625 Financial Ctr, 505 20th St N
Birmingham, AL 35203

Dedra L. Peoples
2411 Golden Pine Lane SW
Birmingham, AL 35211-5338

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Springleaf Financial Services
Green Springs Shopping Center
430 Green Springs Hwy, Suite 13
Homewood, Alabama 35219-960

End of Label Matrix	
Mailable recipients	25
Bypassed recipients	0
Total	25